

Roberts Wesleyan College and Northeastern Seminary

Health & Dental Rates 2017

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

2017 HDHP Rates	Monthly Premium	RWC Pays 55%	Employee Pays 45%	Bi-Weekly Pay Deduction
Single	\$ 452.84	\$ 249.06	\$ 203.78	\$ 101.89
2 Person	\$ 1,042.51	\$ 573.38	\$ 469.13	\$ 234.56
Family	\$ 1,196.51	\$ 658.08	\$ 538.43	\$ 269.21

Plan Details:

Deductible: Single - **\$2000**, 2 Person - **\$4000**, Family - **\$4000**

Out of Pocket Maximum Single - **\$4000**, 2 Person - **\$8000**, Family - **\$8000**

Wellness doctor visits covered in full

Wellness Incentives: Healthy Rewards - Earn up to \$500/Single, \$1000/Family

IMPORTANT Reminders:

In-network and Out-of-network care providers – **Separate** Deductibles

Telemedicine benefit available with MDLive

Health Savings Account (HSA) - RWC Contribution

Plan Type	Total	Bi-Weekly Amount
Single	\$ 840.00	\$ 32.31
2 Person	\$ 1,680.00	\$ 64.62
Family	\$ 1,680.00	\$ 64.62

IRS 2017 Health Saving Account Maximums: Single - \$3,400, 2 Person & Family - \$6,750
(Total Employee and Employer contributions)

2017 Dental Rates	Monthly Premium	RWC Pays \$10.00	Employee Pays	Bi-Weekly Pay Deduction
Single	\$ 30.13	\$ 10.00	\$ 20.13	\$ 10.07
2 Person	\$ 60.25	\$ 10.00	\$ 50.25	\$ 25.13
Family	\$ 84.98	\$ 10.00	\$ 74.98	\$ 37.49

Plan Details:

Preventive & Diagnostic Care: Covered at 100% with no Annual Maximum, No deductible

Basic Restorative:

Filling, Extractions, Periodontics & Endodontic covered at 50%

Annual Maximum: \$750 per individual

Annual Deductible: \$50 individual/\$100 per family

Orthodontia:

Covered at 50%. Subject to Lifetime maximum of \$750

**Dental expenses do not count against Medical Deductible
and Out of Pocket Maximums**